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Attorneys for Defendant Horace Mann Property
and Casualty Insurance Company

UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA

STEPHEN CHAPMAN,

Plaintiff,

v.

HORACE MANN PROPERTY &
CASUALTY INSURANCE
COMPANY,

Defendant.

Case No.
District Judge:

**DECLARATION OF MATTHEW
RUBIN IN SUPPORT OF NOTICE
OF REMOVAL OF ACTION
UNDER 28 U.S.C. § 1441; EXHIBIT
1**

*[Filed concurrently with Declaration of
Kristin Ingulsrud; Notice of Removal;
Civil Cover Sheet; Notice of Interested
Parties]*

State Complaint Filed: October 24, 2024
Removal Filed: December 6, 2024

I, Matthew Rubin, hereby declare as follows:

I am Vice President Property and Casualty Underwriting and Operations and, in this position, I have knowledge of, among other things, policy issuances, renewals, and cancellations on behalf of Horace Mann Property and Casualty Insurance Company ("Horace Mann"). I have personal knowledge of the matters stated herein based upon my review of business records. If called upon to testify, I would and could competently do so.

2. Attached as Exhibit 1 is a true and correct copy (but with redactions to

1 protect personal information) of the Renewal California Personal Auto Declarations
2 sent to Stephen Chapman for Policy No. 65000544570102 for the policy period
3 7/10/2022 to 1/10/2023, subject to payment of the required premium.

4 I declare under penalty of perjury and under the laws of the United States and
5 the State of California that the foregoing is true and correct to the best of my
6 knowledge and belief.

7 Executed this 5 day of December, 2024 at Springfield, Illinois.

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11 _____
12 Matthew Rubin
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EXHIBIT 1



Horace Mann

Renewal California Personal Auto Declarations
Horace Mann Property and Casualty Insurance CompanyNamed insured(s):
STEPHEN CHAPMAN

REDACTED

Policy #: REDACTED

Effective date: 07/10/2022
(05:01 a.m. local time)Expiration date: 01/10/2023
(12:01 a.m. local time)

Agent:

REDACTED
REDACTED

Insured by:

Horace Mann Property and Casualty Insurance Company
P.O. Box 19463
Springfield, IL 62794-9463

Driver(s)

STEPHEN CHAPMAN

Policy level coverages

Bodily Injury Liability	\$100,000/\$300,000 (Per person/Per accident)
Property Damage Liability	\$100,000 (Per accident)
Medical Payments	\$5,000 (Per insured)
Accidental Death, Dismemberment and Loss of Sight	Declined
Uninsured/Underinsured Motor Vehicle Bodily Injury	\$100,000/\$300,000 (Per person/Per accident)
	Premium for policy level coverages

Premiums

REDACTED
REDACTED
REDACTED
REDACTED
REDACTED
REDACTED
REDACTED

Vehicle level coverages

2017 Porsche MACAN S AWD,
Garaging ZIP: REDACTED

Uninsured Motor Vehicle Property Damage	Rejected
Other Than Collision	\$500 deductible
Collision	\$500 deductible
Emergency Road Service	Declined
Rental Reimbursement	\$70 per day/maximum 30 days
Additional or Custom Equipment	Declined
Better Car Replacement	Declined
	Premium for vehicle level coverages

REDACTED
REDACTED
REDACTED
REDACTED
REDACTED
REDACTED
REDACTED
REDACTED

Discounts and surcharges

Premium summary

Total vehicle premium
Investigation and Prosecution of Fraudulent Automobile
Insurance Claims Fee
Consumer Services FeeREDACTED
REDACTED
REDACTED
REDACTED

Total amount

REDACTED
REDACTED
REDACTED



This is not an invoice. An invoice or billing notification will be sent separately in the coming weeks.

Forms and endorsements applicable to this policy

CCN00CA1 12 20 PERSONAL AUTO POLICY CALIFORNIA

Lienholder/Loss Payee/Lessor

None

Please read your policy carefully. This insurance policy is a legal contract between you and the company. For service call your agent, visit **horacemann.com** or call 800-999-1030. To report a claim call 800-999-1030 or visit **horacemann.com**.

CERTIFICATE OF SERVICE

I hereby certify that on the 6th day of December, 2024, I served the foregoing document described as **DECLARATION OF MATTHEW RUBIN IN SUPPORT OF NOTICE OF REMOVAL OF ACTION UNDER 28 U.S.C. § 1441; EXHIBIT 1** via email and U.S. Mail, on the interested parties in this action as follows:

STEPHEN CHAPMAN, IN PRO PER 7917 Selma Avenue 336 Los Angeles, CA 90046 T: 619.550.7543 stefinchapman@outlook.com	
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct and that I am employed in the office of a member of the bar of this Court under whose direction the service was made.

Executed on December 6, 2024, at Houston, TX.

/s/ Connie Spears